

## WHAT IS CLAIMED IS:

1. A method for replacing insured items using a web-based system including a server and at least one device connected to the server via a network, said method comprising the steps of:

receiving specification information about the item via the device;

5 comparing the received item specification information with pre-stored information;

selecting at least one product which matches the received item specification information; and

downloading information related to the product.

10 2. A method in accordance with Claim 1 further comprising the steps of:

submitting selection information to at least one of an authorizing agent, a manufacturer, and a distributor; and

tracking shipping of the product.

15 3. A method in accordance with Claim 1 wherein said step of selecting at least one product further comprises the step of selecting at least one product for purchase by the user.

20 4. A method in accordance with Claim 1 wherein said step of selecting at least one product further comprises the step of selecting at least one product to replace the item.

5. A method in accordance with Claim 1 wherein said step of receiving specification information about the item further comprises the step of receiving specific information input into a multi-query search engine at least one of a user, a system administrator, a manufacturer, a distributor, and an authorizing agent.

25 6. A method in accordance with Claim 1 wherein said insured items include jewelry, said step of receiving specification information about the item further comprises the step of receiving metal information for the jewelry to be replaced.

7. A method in accordance with Claim 1 wherein said insured items include jewelry, said step of receiving specification information about the item further comprises the step of receiving gem stone shape information for the jewelry to be replaced.

5 8. A method in accordance with Claim 1 wherein said insured items include jewelry, said step of receiving specification information about the item further comprises the step of receiving primary and secondary stone information for the jewelry to be replaced.

10 9. A method in accordance with Claim 1 wherein said insured items include jewelry, said step of receiving specification information about the item further comprises the step of receiving gem total weight information for the jewelry to be replaced.

15 10. A method in accordance with Claim 1 wherein said insured items include jewelry, said step of receiving specification information about the item further comprises the step of receiving gem color information for the jewelry to be replaced.

11. A method in accordance with Claim 1 wherein said insured items include jewelry, said step of receiving specification information about the item further comprises the step of receiving gem clarity information for the jewelry to be replaced.

20 12. A method in accordance with Claim 1 wherein said step of receiving specification information about the item further comprises the step of receiving accessory information for the item to be replaced.

13. A method according to Claim 1 wherein said step of receiving product specification information comprises the step of receiving general purpose jewelry information.

25 14. A method according to Claim 1 wherein said step of receiving product specification information comprises the step of providing a retail price.

15. A method according to Claim 1 wherein said step of comparing the received product specification information comprises the step of determining whether the item includes any accessories.

16. A method according to Claim 1 wherein said step of downloading information related to the product comprises the step of downloading features for the product.

17. A method according to Claim 1 further comprising the step of guiding the user to a compatible product.

18. A method in accordance with Claim 17 wherein said step of guiding the user further comprises displaying photographs of compatible products.

19. A method in accordance with Claim 18 further comprising the step of receiving a user selection representing a compatible product.

20. A method in accordance with Claim 1 wherein said step of receiving specification information about the item further comprises the steps of:

receiving specification information about the item from an authorizing agent;

comparing the received item specification information from the authorizing agent with pre-stored information; and

using the received item specification information to download information related to products which match the received item specification information.

21. A system for facilitating selection of an item to replace an insured item, said system comprising:

a device; and

a server connected to said device and configured to receive item specification information data via said device, the item information including at least one of a feature of the item and an accessory of the item, said server further configured to identify stored product information data that matches item information data entered into the server.

22. A system in accordance with Claim 21 wherein said server further configured to select at least one item from the stored item information data which

matches the item identification data entered by at least one of a user, a system administrator, a manufacturer, a distributor, and an authorizing agent.

23. A system in accordance with Claim 22 wherein said server further configured to download information related to the selected item.

5           23. A system in accordance with Claim 21 wherein the at least one item available for purchase by the user.

25. A system in accordance with Claim 21 wherein the at least one item for replacing an insured item subject to an insurance claim.

10           26. A system in accordance with Claim 21 wherein said server further configured to submit stored item information data to at least one of an authorizing agent, a manufacturer, and a distributor.

27. A system in accordance with Claim 21 wherein said server further configured to track shipping of the product.

15           28. A system in accordance with Claim 21 wherein said server further configured to execute a multi-query search to identify stored product information data that matches the item information data entered by the user.

29. A system in accordance with Claim 21 wherein the item is jewelry, said system further configured to receive metals information about the jewelry to be replaced.

20           30. A system in accordance with Claim 21 wherein the item is jewelry, said system further configured to receive metals information about the jewelry.

31. A system in accordance with Claim 30 wherein said system further configured to receive gem stone information about the jewelry.

25           32. A system in accordance with Claim 30 wherein said system further configured to receive metals information about the jewelry.

33. A system in accordance with Claim 30 wherein said system further configured to receive primary and secondary gem stone information about the jewelry.

34. A system in accordance with Claim 30 wherein said system further configured to receive gem total weight information about the jewelry.

35. A system in accordance with Claim 30 wherein said system further configured to receive gem color information about the jewelry.

5 36. A system in accordance with Claim 30 wherein said system further configured to receive gem clarity information about the jewelry.

37. A system in accordance with Claim 30 wherein said system further configured to receive general purpose jewelry information.

10 38. A system in accordance with Claim 21 wherein said system further configured to guide the user to a product.

39. A system in accordance with Claim 21 wherein said system further configured to display photographs of compatible products.

40. A system in accordance with Claim 39 wherein said system further configured to receive the user's compatible product selection.

15 41. A system in accordance with Claim 21 wherein the item specification information data is supplied to said server from at least one of an authorizing agent, a user, a manufacturer, a distributor, and a system administrator.